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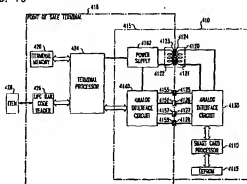
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(54) **Integrated point-of-sale multiple application system**

(57) Systems and methods are disclosed wherein a single set of consumer items may be purchased by debiting any of a plurality of accounts stored on a smart card. According to an embodiment disclosed herein, a point-of-sale terminal includes a terminal processor, an item identification device, a terminal memory, and a smart card reader. The item identification device may include a conventional UPC bar code reader adapted to read UPC bar codes on consumer items. A cost table and a plurality of item tables are electronically stored in terminal memory. The cost table associates each item identifier (UPC bar code) with a corresponding cost. Each item table contains a list of item identifiers, and may optionally associate specific item identifiers with corre-

sponding accounts. Each item table is uniquely identified using an item table identifier. The terminal memory, item identification device, and smart card reader are all coupled to the terminal processor. A smart card is equipped with smart card memory for storing a plurality of data files, and a smart card processor adapted to execute a software operating system for managing the plurality of data files. Each data file associates an account identifier for uniquely specifying a given account with an account balance and one or more item table identifier. Accounts are implemented, for example, by service providers such as Visa, MasterCard, Discover, AT&T networks, food stamp programmes, other types of welfare programmes, unemployment compensation, or the like.

FIG. 10



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EUROPEAN SEARCH REPORT

Application Number
EP 94 30 6045

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Y	US 4 736 094 A (YOSHIDA SHINYA) 5 April 1988 * column 5, line 59 - column 6, line 10 * * column 6, line 38 - column 6, line 68 * * column 9, line 29 - column 10, line 44 * * column 12, line 64 - column 14, line 26 *	1, 3	
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The present search report has been drawn up for all claims			
Place of search MUNICH		Date of completion of the search 30 March 1999	Examiner Aupiais, B
<p>CATEGORY OF CITED DOCUMENTS</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate documents</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons A : member of the same patent family, corresponding document</p>			

EPC COM 1 (03) 603 00 (10/11/11)

**ANNEX TO THE EUROPEAN SEARCH REPORT
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This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EPO file on the patent application. The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

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